

February 9, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Honorable Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 8, 2005
Document # 14705 to Cancel OPEB (Health Insurance Benefits) for all Retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the current employees and retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Many of the most recent retirees of Delphi were retired by the company and not by the choice of the employee. However, I signed a voluntary separation agreement with Delphi Saginaw on April 2008. This agreement was based on the sale of Delphi Saginaw. I have waited for the sale or the implementation of this agreement since then. On February 4, I was given papers to retire effective March 1. On March 5 I was informed that I would not have any retirement benefits effective April 1. While I understand the reason for this motion, I object to it and the manner that it was implemented. It will have huge impact on all of us new retirees and those soon-to-retire.

Even more objectionable is the loss of the \$10,000 PAYMENT for health insurance when we retirees reached 65. This was to help us with health care expenses when we lost our benefits at 65. I can understand why Delphi would want to take away our benefits but I believe they should then make this \$10,000 payment retroactive, particularly for us new retirees.

Secondly if Delphi is allowed to take away these benefits I recommend that 50% of this money be returned to our pension fund. With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost 40 – 60 % of their savings. As you know, the cost of living has increased significantly in the last two years

based upon rising energy costs alone. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone. Please know that each of the 15,000 + retirees and soon-to-retire, who will be negatively impacted by this action, will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

We ask you to REJECT this motion, but if this is not possible please insure that 50% of this money be returned to our pension fund.

Sincerely yours,

Louis N Gifford
5340 Vanalleo Dr.
Saginaw Mi. 48638
989-790-2781